



Order Filed on October 17, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)

Attorneys for Deutsche Bank National Trust  
Company, as Trustee for Home Equity Mortgage Loan  
Asset-Backed Trust, Series SPMD 2004-B, Home  
Equity Mortgage Loan Asset-Backed Certificates,  
Series SPMD 2004-B

In Re:

Ida Mae Lozirk, Richard Charles Lozirk,

Debtors.

Case No.: 19-25728 RG

Adv. No.:

Hearing Date: 10/2/19 @ 8:30 a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 17, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Page 2

Debtors: Ida Mae Lozirk, Richard Charles Lozirk

Case No.: 19-25728 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series SPMD 2004-B, Home Equity Mortgage Loan Asset-Backed Certificates, Series SPMD 2004-B, holder of a mortgage on real property located at 92 Waterloo Road Mount Olive Township, New Jersey 07828, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Stone, Esquire, attorney for Debtors, Ida Mae Lozirk and Richard Charles Lozirk, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to obtain a loan modification by January 31, 2020, or as may be extended by modified plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors are to make regular post-petition payments outside of the plan in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue in the event a loan modification is not successful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Richard Charles Lozirk  
Ida Mae Lozirk  
Debtors

Case No. 19-25728-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.  
db/jdb +Richard Charles Lozirk, Ida Mae Lozirk, 92 Waterloo Road, Budd Lake, NJ 07828-1206

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jonathan Stone on behalf of Debtor Richard Charles Lozirk jonstonelaw@gmail.com, bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Jonathan Stone on behalf of Joint Debtor Ida Mae Lozirk jonstonelaw@gmail.com, bkecf\_stone@bkexpress.info;r43620@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6